

Sharia Business Management Strategy in the face of Digital Economy disruption

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Article history

Submitted: 2026/02/01; Revised: 2026/03/11; Accepted: 2026/04/22

Abstract

This study aims to analyze Sharia business management strategies in the face of digital economic disruption characterized by the rapid development of Information Technology and changes in market behavior. The method used is library research by reviewing various relevant scientific literature from reputable journals and academic books. The results showed that Sharia business management has a strong foundation of values, such as monotheism, justice, and trust, which must be maintained in every business activity. The disruption of the digital economy has a significant impact on Sharia business practices, especially in marketing, finance, and operational aspects, thus demanding innovative adaptations that are still in accordance with Sharia principles. Strategies that can be implemented include sharia-based digitization, strengthening corporate governance, and developing competent and integrity human resources. Thus, the integration between digital technology and Islamic values is the main key in creating a Sharia business that is competitive, sustainable, and provides benefits for the community..

Keywords

Digitalisasi Syariah; Disrupsi; Ekonomi Digital; Manajemen Bisnis Syariah; Strategi Adaptasi



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INTRODUCTION

The development of the digital economy in recent decades has brought very significant changes to the pattern of Business Management in various sectors, including in the context of sharia-based business. Digital transformation is not only changing the way companies operate, but also requires adjusting management strategies to remain relevant and competitive in the midst of disruption. In the perspective of Sharia business management, this change is both a challenge and an opportunity, because Sharia principles such as justice, transparency, and blessing must be maintained amid the demands of efficiency and technology-based innovation. Therefore, a strategic approach is needed that is able to integrate Sharia values with modern management practices so that businesses are not only profit-

oriented, but also on the sustainability and benefit of the Ummah (Antonio, 2011; Chapra, 2000).

Disrupsi ekonomi digital ditandai dengan munculnya berbagai platform berbasis teknologi seperti e-commerce, financial technology (fintech), dan digital marketplace yang secara fundamental mengubah struktur pasar dan perilaku konsumen. This encourages Sharia businesses to adapt quickly through innovations in management systems, including in marketing, finance, human resources, and operational aspects. However, such adaptations should not ignore the basic principles of Sharia such as the Prohibition of *riba*, *gharar*, and *maysir*. The main challenge lies in how to design a management strategy that is not only responsive to technological change, but also remains consistent with Islamic values. Thus, Sharia business management is required to be able to develop an adaptive, flexible, and value-based model (value-based management) in the face of a dynamic digital era (Alom & Haque, 2011; Hassan & Lewis, 2007).

In addition, the importance of Sharia business management strategies in the face of digital economic disruption is also closely related to increasing public awareness of halal products and services. This phenomenon shows that the Sharia business market has enormous potential to develop, especially if supported by the right management strategy. Digitalization can be used as a means to expand market reach, improve operational efficiency, and strengthen customer relationships through a more personalized and data-driven approach. However, without careful strategic planning, digitization can actually pose risks such as non-compliance with Sharia principles or loss of ethical value in business practices. Therefore, a management framework is needed that is able to integrate digital technology with Sharia principles holistically (Bakar & Yusof, 2016; Wilson, 2009).

Thus, the study of Sharia business management strategies in the face of digital economy disruption becomes very relevant to be developed. This research is expected to contribute in formulating management concepts and practices that are not only adaptive to changing times, but also remain based on Islamic values. This is important so that Sharia businesses are not only able to survive in global competition, but also become an alternative to a fairer, ethical, and sustainable economic system. Integration between digital technology and sharia principles is expected to create innovative business models as well as oriented to the benefit of the people at large (Dusuki & Abdullah, 2007; Siddiqi, 2006).

METHODS

This study uses the library research method which aims to examine in depth the various concepts, theories, and empirical findings that are relevant to Sharia business management strategies in the face of digital economic disruption. The Data used in this study is secondary data obtained from various scientific sources such as academic books, reputable journal articles indexed by Google Scholar, Research reports, and official documents related to the topic of study. Data collection techniques are carried out through a systematic search of literature related to Sharia business management, digital economy, and organizational adaptation strategies based on Islamic values. Furthermore, the data were analyzed using qualitative analysis techniques with a descriptive-analytical approach, namely by grouping, interpreting, and synthesizing various information that has been obtained to produce a comprehensive understanding. This approach allows researchers to identify patterns, key concepts, and relationships between variables that are relevant to the focus of research, so that systematic and argumentative conclusions can be formulated (Zed, 2014; Creswell, 2014).

FINDINGS AND DISCUSSION

Basic concepts and principles of Sharia Business Management

Sharia business management is an approach to Business Management based on Islamic values derived from the Qur'an and Hadith, and developed through the *ijtihad* of scholars in the context of *muamalah*. In this perspective, business activities are not only seen as economic activities, but also as part of worship that has a spiritual and social dimension. Therefore, the main objective of Sharia business management is not only to obtain profit (profit), but also to achieve blessing (*barakah*) and benefit (*maslahah*) for all stakeholders. This concept places man as a caliph on earth who has a moral responsibility to manage resources fairly and sustainably. Thus, Sharia business management emphasizes the balance between material and spiritual aspects in every business activity (Antonio, 2011; Chapra, 2000).

One of the main principles of Sharia business management is monotheism, that is, the belief in the oneness of Allah, which is the basis of all human activity, including in the economic sphere. The principle of *Tawhid* requires every business person to realize that all activities carried out are under the supervision of Allah, so they must be carried out with full responsibility and integrity. In addition, the principle of Justice (*'adl*) is also an important pillar that requires fair treatment of all parties, whether in transactions, profit distribution, or in employment relationships. The principle of trust also requires honesty and trust in running a business, so as to

create a harmonious relationship between business actors and consumers. These three principles become the main foundation in building an ethical and sustainable management system (Beekun, 1997; Dusuki & Abdullah, 2007).

In addition to these basic principles, Sharia business management also has specific rules that govern the types and ways of transactions that are allowed. In this case, Islam expressly prohibits the practice of *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation or gambling) because it is considered detrimental to one of the parties and contrary to the principle of Justice. Instead, the Sharia economic system encourages the use of transparent and mutually beneficial contracts, such as *mudharabah*, *musyarakah*, *murabahah*, and *ijarah*. The application of these contracts in business management not only creates fairness in transactions, but also increases trust between the parties involved. Therefore, a deep understanding of these principles becomes very important for Sharia business people in conducting their business professionally and in accordance with Sharia provisions (Hassan & Lewis, 2007; Obaidullah, 2005).

In the modern context, Sharia business management is also required to be able to adapt to the times without abandoning its basic values. This includes the application of sharia principles in various aspects of management such as Strategic Planning, Organization, implementation, and supervision. For example, in decision-making, managers consider not only aspects of efficiency and profitability, but also ethical aspects and the social impact of such decisions. In addition, the concept of corporate social responsibility (corporate social responsibility) in Islam is known as *maslahah*, which emphasizes the importance of the company's contribution to the welfare of society. Thus, Sharia business management has holistic and integrative characteristics, which not only focuses on economic performance, but also on moral and social values (Wilson, 2009; Siddiqi, 2006).

the basic concepts and principles of Sharia business management provide a comprehensive framework for managing business ethically and sustainably. Values such as monotheism, Justice, trust, and Prohibition of harmful practices become the main guidelines in every business activity. In the face of the challenges of globalization and the disruption of the digital economy, these principles remain relevant and even become a distinct advantage for Sharia businesses in building consumer trust and loyalty. Therefore, a deep understanding of these basic concepts and principles is very important as a foundation in formulating adaptive and innovative management strategies, but still adhering to Islamic values (Alom & Haque, 2011; Chapra, 2000).

Impact of Digital Economy disruption on Sharia business practices

The disruption of the digital economy has brought about very significant changes in the global business landscape, including in Sharia business practices. The rapid development of information and communication technology has spawned innovations such as e-commerce, financial technology (fintech), big data, and artificial intelligence that are changing the way companies operate, interact with consumers, and create value. In the context of Sharia business, this disruption not only affects the technical aspects of operations, but also requires adjustments to the principles of Sharia that are the main foundation. Digital transformation encourages business people to be more adaptive, responsive, and innovative, but still must maintain adherence to Islamic values so as not to deviate from the goals of Sharia (maqashid Sharia), namely maintaining religion, soul, intellect, offspring, and property (Schwab, 2016; Hasan & Aliyu, 2018).

One of the main impacts of the digital economy disruption is a change in consumer behavior that increasingly leads to the use of digital platforms to meet their needs. Consumers now prefer fast, easy, and transparent transactions through digital applications, including choosing sharia-based products and services. This encourages Sharia businesses to develop effective digital marketing strategies, such as utilizing social media, halal marketplaces, and sharia-based payment systems. However, the challenge that arises is how to ensure that the entire digital process remains in accordance with Sharia principles, for example in terms of contract clarity, information transparency, and fairness in transactions. Therefore, a supervisory and governance system is needed that is able to guarantee sharia compliance in a complex digital environment (Teece, 2018; Wilson, 2009).

In addition, the emergence of Sharia fintech as part of digital innovation also has a major impact on the financial system in Sharia business. Fintech enables wider, more efficient and inclusive access to finance, especially for people who were previously unaffordable by conventional banking services. Products such as Sharia peer-to-peer lending, Waqf-based crowdfunding, and halal digital payments are becoming increasingly popular alternative solutions. However, on the other hand, this development also poses challenges in terms of regulation, data security, as well as compliance with Sharia principles. Therefore, synergies between industry players, regulators, and Sharia supervisory institutions are needed to ensure that innovations are carried out within the corridors of Islamic law (Arner et al., 2016; Haddad & Hornuf, 2019).

Digital disruption also affects organizational structure and Human Resource Management in Sharia business. Companies are required to have human resources that are not only technically competent, but also have a strong understanding of sharia principles. Digital transformation requires new skills such as digital literacy, data analysis, and adaptability to rapid change. In this context, Sharia management must be able to integrate Islamic values in the process of human resource development, such as through training based on Islamic ethics, strengthening Islamic work culture, and the implementation of a fair and transparent incentive system. Thus, companies can create a productive work environment as well as based on spiritual values (Baporikar, 2020; Beekun, 1997).

the disruption of the digital economy has a complex impact on Sharia business practices, both in the form of opportunities and challenges. On the one hand, digitalization opens up wider market access, improves operational efficiency, and encourages innovation in Sharia products and services. But on the other hand, there is a risk of deviation from sharia principles if it is not balanced by a good supervision and management system. Therefore, Sharia business people need to develop strategies that are not only technology-oriented, but also based on strong Islamic values. With the right approach, the disruption of the digital economy can be a catalyst for the growth and strengthening of Sharia business in the global era (Schwab, 2016; Hasan & Aliyu, 2018).

Adaptation strategies for Sharia Business Management in the Digital Era

In the face of the disruption of the digital economy, Sharia business management is required to develop adaptation strategies that are not only oriented to technological innovation, but also remain based on Islamic values. This adaptation strategy is important because the changes that occur in the business environment are fast, complex, and full of uncertainty. Therefore, Sharia business people need to integrate modern management approaches with Sharia principles in order to remain competitive while maintaining moral and spiritual integrity. One approach that can be used is value-based management, which is a management system that places values as the basis for decision making. In this context, values such as fairness, transparency, and social responsibility should be a cornerstone in any strategy developed, including in the utilization of digital technology (Porter & Kramer, 2011; Dusuki & Abdullah, 2007).

One of the main strategies that can be implemented is the digitalization of Sharia business processes as a whole, from marketing, transactions, to customer service. The use of digital platforms such as halal e-commerce, sharia-based mobile

applications, and digital payment systems that comply with Islamic principles can improve operational efficiency and expand market reach. However, this digitalization must be accompanied by strengthening the sharia compliance system so that every business activity remains in accordance with the provisions of Islamic law. This includes clarity of contracts in digital transactions, transparency of product information, and avoidance of practices that contain elements of *riba*, *gharar*, and *maysir*. Thus, digitization is not only a tool to improve business performance, but also as a means to strengthen Sharia values in modern business practices (Wilson, 2009; Arner et al., 2016).

In addition to digitalization, the adaptation strategy also includes strengthening sharia-based corporate governance (Islamic corporate governance). This governance emphasizes the importance of accountability, transparency, and effective supervision in running a business. In the digital context, good governance is becoming increasingly important due to increasing risks such as data leakage, online fraud, and transaction obscurity. Therefore, the company needs to establish a Sharia supervisory board that plays a role in ensuring that all business activities are in accordance with Sharia principles. In addition, the use of technologies such as blockchain can also be considered to improve transparency and security of transactions. With strong governance, Sharia businesses can build high trust from consumers and investors (Mollah & Zaman, 2015; Hasan, 2011).

Another strategy is the development of adaptive and integrity human resources. In the digital age, technical competencies such as digital literacy, data analysis skills, and understanding of technology are very important. However, in Sharia business, such competence must be balanced with a deep understanding of Islamic values. Therefore, companies need to develop training programs that integrate professional and spiritual aspects, such as training in Islamic Business Ethics, Islamic leadership, and strengthening value-based work culture. With superior and moral human resources, companies can face digital challenges with more confidence and still maintain sharia principles in every activity (Beekun, 1997; Baporikar, 2020).

Overall, the adaptation strategy of Sharia business management in the digital era must be holistic, integrative, and sustainable. Integration between digital technology and Sharia values is the main key in creating a business system that is not only efficient and innovative, but also ethical and fair. By implementing strategies such as sharia-based digitization, strengthening governance, and developing human resources with integrity, Sharia businesses can face the disruption of the digital

economy more prepared and resilient. Ultimately, the success of this adaptation is not only measured from economic performance alone, but also from the extent to which the business is able to make a positive contribution to society and maintain the sustainability of Islamic values in modern economic practices (Porter & Kramer, 2011; Dusuki & Abdullah, 2007).

CONCLUSION

Based on the discussion of the basic concepts and principles of Sharia business management, the impact of digital economy disruption, and adaptation strategies that can be applied, it can be concluded that Sharia business management has a strong value Foundation in the form of monotheism, justice, and trust which are the main guidelines in conducting business activities ethically and sustainably. Disruption of the digital economy brings significant changes that require Sharia businesses to be more adaptive to technological developments, changes in consumer behavior, and innovations in the financial and operational systems. Nevertheless, such adaptations should not ignore the principles of Sharia, but should be harmoniously integrated with digital technologies. Therefore, a holistic management strategy is needed, such as sharia-based digitization, strengthening corporate governance, and developing competent and integrity human resources, so that Sharia businesses can survive, develop, and make a real contribution to the benefit of the ummah in the midst of increasingly complex global economic dynamics..

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